

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: : Chapter 13
:
Robin Lynn Busby, :
: NO. 20-10520-amc

ORDER

AND NOW, this day of _____, 202__, upon consideration of the Debtor(s) Objection to the Proof of Claim of Specialized Loan Servicing, LLC, any response thereto, and a hearing on the matter, it is hereby ORDERED AND DECREED that the Debtor's Objection to the Proof of Claim of Specialized Loan Servicing, LLC, is SUSTAINED.

J

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: : Chapter 13
:
Robin Lynn Busby, :
: NO. 20-10520-amc

OBJECTION TO PROOF OF CLAIM

AND NOW, this 20th day of November 2020, Debtor hereby objects to the Proof of Claim filed on and behalf of Specialized Loan Servicing, LLC and avers as follows.

1. The Debtor objects to the ENTIRE PROOF OF CLAIM #3 filed on 2/25/20. Debtor denies Creditor has secured lien. Name is NOT the same as judgment lien.
2. The Debtor objects as the Claim demands amount in excess of the In Rem Judgment entered in State Court of \$535, 321.79 on 12/27/17 docketed at #2016-24962 in the Court of Common Pleas of Montgomery County Pennsylvania.
3. Debtor has referenced payment in full of this judgment lien in her Chapter 13 Plan.
4. The proof of claim is attached hereto as an exhibit.
5. Claim transferred to Specialized Loan Servicing, LLC as of 3/31/20. Docket Item #30

WHEREFORE, Debtor(s) ask(s) this Honorable Court to deny the claims of Specialized Loan Servicing, LLC.

/S/ Paul A.R. Stewart, Esquire
Legal Helm, LLC
Paul A.R. Stewart, Esquire
Attorney for Debtor
333 East Lancaster Avenue
Suite 140
Wynnewood, Pennsylvania
19096
(610) 864-5600
pstewart@helmllegalservices.com

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:	:	Chapter 13
	:	
	:	
Robin Lynn Busby,	:	
	:	NO. 20-10520-amc

DEBTOR'S REQUEST FOR PRODUCTIONS OF DOCUMENTS

Debtor through counsel request production of the following documents:

1. Copy of all relevant loan documents
2. A complete itemized accounting of all fees assessed on account.
3. A complete payment history made for escrow items, such as Real Estate Taxes and Property Insurance.
4. All written notices to debtor indicating change of any terms or conditions of note or mortgage.

/S/ Paul A.R. Stewart, Esquire
Legal Helm, LLC
Paul A.R. Stewart, Esquire
Attorney for Debtor
333 East Lancaster Avenue
Suite 140
Wynnewood, Pennsylvania
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**UNITED STATES BANKRUPTCY COURT
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IN RE:	:	Chapter 13
	:	
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CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and accurate copy of the foregoing Objection to Proof of Claim was served on November 20, 2020 by means of the Court's CM/ECF system or via first class mail, postage prepaid, upon the following:

Karina Velter, Esquire
Manley Deas Kochalski, LLC
P.O. Box 165028
Columbus, OH 43216

United States Trustee
833 Chestnut Street, Suite 500
Philadelphia, PA 19107

William C. Miller, Esquire (Trustee)
Chapter 13 Trustee
111 S. Independence Mall, Suite 583
Philadelphia, PA 19106
and
1234 MARKET STREET, SUITE 1813
PHILADELPHIA, PA 19107

Natalie Lea, Authorized Agent
Specialized Loan Servicing LLC
6200 S. Quebec Street
Greenwood Village, CO 80111
POCInquiries@BonialPC.com

/S/ Paul A.R. Stewart, Esquire
Legal Helm, LLC
Paul A.R. Stewart, Esquire
Attorney for Debtor

Official Form 410 **Proof of Claim**

page 1

4. Does this claim amend one already filed?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____	Filed on _____ MM/DD/YYYY
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____	

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: <u>5723</u>	
7. How much is the claim?	\$ <u>712,959.93</u>	Does this amount include interest or other charges? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).
8. What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as healthcare information. <u>Money Loaned</u>	
9. Is all or part of the claim secured?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. The claim is secured by a lien on property. Nature of property: <input checked="" type="checkbox"/> Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i> . <input type="checkbox"/> Motor vehicle <input type="checkbox"/> Other. Describe: <u>1100 HILLCREST ROAD PENN VALLEY PA 19072-1224</u> Basis for perfection: <u>Recorded Mortgage/Deed of Trust</u> Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.) Value of property: \$ _____ Amount of the claim that is secured: \$ <u>712,959.93</u> Amount of the claim that is unsecured: \$ _____ (The sum of the secured and unsecured amounts should match the amount in line 7.) Amount necessary to cure any default as of the date of the petition: \$ <u>204,870.17</u> Annual Interest Rate (when case was filed) <u>6.375</u> % <input checked="" type="checkbox"/> Fixed <input type="checkbox"/> Variable <input type="checkbox"/> Fixed with Steps due to loan modification	
10. Is this claim based on a lease?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes.	Amount necessary to cure any default as of the date of the petition. \$ _____
11. Is this claim subject to a right of setoff?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Identify the property: _____	

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)? ☒ No
☐ Yes. Check all that apply:

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.

	Amount entitled to priority
<input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).	\$ _____
<input type="checkbox"/> Up to \$3,025* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).	\$ _____
<input type="checkbox"/> Wages, salaries, or commissions (up to \$13,650*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).	\$ _____
<input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).	\$ _____
<input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).	\$ _____
<input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)() that applies.	\$ _____

* Amounts are subject to adjustment on 04/01/2022 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157 and 3571.

Check the appropriate box:

- ☐ I am the creditor.
☒ I am the creditor's attorney or authorized agent.
☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 02/25/2020
 MM / DD / YYYY

/s/ Karina Velter

Signature

Print the name of the person who is completing and signing this claim:

Name

Karina Velter

First name

Middle name

Last name

Title

Attorneys for Creditor

Company

Manley Deas Kochalski, LLC

Identify the corporate servicer as the company if the authorized agent is a servicer.

Address

P.O. Box 165028

Number

Street

Columbus, Ohio 43216-5028

City

State

ZIP Code

Contact phone

614.220.5611

Email

amps@manleydeas.com

Mortgage Proof of Claim Attachment

If you file a claim secured by a security interest in the debtor's principal residence, you must use this form as an attachment to your proof of claim. See separate instructions.

Part 1: Mortgage and Case Information

Case number: 20-10520-amc

Debtor 1: ROBIN L BUSBY

Debtor 2: _____

Last 4 digits to identify: 5723

Creditor: See 410 part 1.1

Servicer: Wells Fargo Bank, N.A.

Fixed accrual/daily simple interest/other: Fixed Accrual

Part 2: Total Debt Calculation

Principal balance: 517,230.44

Interest due: 121,791.83

Fees, costs due: 10,278.66

Escrow deficiency for funds advanced: 63,659.00

Other: 0.00

Less total funds on hand: — 0.00

Total debt: 712,959.93

Part 3: Arrearage as of Date of the Petition

Principal & interest due: 119,337.75

Prepetition fees due: 10,278.66

Escrow deficiency for funds advanced: 63,659.00

Projected escrow shortage: 11,594.76

Other: 0.00

Less funds on hand: — 0.00

Total prepetition arrearage: 204,870.17

*Not to be used for payoff purposes
The principal balance includes a second loan of \$15,416.38 for which interest is deferred and cannot be collected on the proof of claim.

Part 5 : Loan Payment History from First Date of Default

Account Activity					How Funds Were Applied/Amount Incurred							Balance After Amount	
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance
09/01/2014				Beginning Balances	09/01/2014	0.00						517,230.44	
09/01/2014	3,348.50			Monthly payment	09/01/2014	3,348.50						517,230.44	
09/16/2014			73.18	Late Charge	09/01/2014	3,348.50				73.18		517,230.44	
09/30/2014		3,348.50		Payment	09/01/2014	0.00	0.00	1,463.62	1,884.88		0.00	517,230.44	
10/01/2014	3,348.50			Monthly payment	10/01/2014	3,348.50						517,230.44	
10/15/2014		3,348.50		Payment	10/01/2014	0.00	0.00	1,463.62	1,884.88		0.00	517,230.44	
11/01/2014	3,348.50			Monthly payment	11/01/2014	3,348.50						517,230.44	
11/14/2014		3,348.50		Payment	11/01/2014	0.00	0.00	1,463.62	1,884.88		0.00	517,230.44	
12/01/2014	3,348.50			Monthly payment	12/01/2014	3,348.50						517,230.44	
12/16/2014			73.18	Late Charge	12/01/2014	3,348.50				73.18		517,230.44	
01/01/2015	3,617.83			Monthly payment	12/01/2014	6,966.33						517,230.44	
01/16/2015			94.09	Late Charge	12/01/2014	6,966.33				94.09		517,230.44	

Mortgage Proof of Claim Attachment: Additional Page

Case number: 20-10520-amc
Debtor 1: ROBIN L BUSBY

Part 5 : Loan Payment History from First Date of Default

Account Activity					How Funds Were Applied/Amount Incurred							Balance After Amount	
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance
01/27/2015		3,348.50		Payment	12/01/2014	3,617.83	0.00	1,463.62	1,884.88		0.00	517,230.44	
02/01/2015	3,617.83			Monthly payment	01/01/2015	7,235.66						517,230.44	
02/17/2015			94.09	Late Charge	01/01/2015	7,235.66				94.09		517,230.44	
03/01/2015	3,617.83			Monthly payment	01/01/2015	10,853.49						517,230.44	
03/09/2015			3,167.00	City tax disbursement	01/01/2015	10,853.49	0.00	0.00	-3,167.00		0.00	517,230.44	
03/14/2015		3,617.83		Payment	01/01/2015	7,235.66	0.00	1,881.80	1,736.03		0.00	517,230.44	
03/16/2015			94.09	Late Charge	02/01/2015	7,235.66				94.09		517,230.44	
04/01/2015	3,617.83			Monthly payment	02/01/2015	10,853.49						517,230.44	
04/16/2015			94.09	Late Charge	02/01/2015	10,853.49				94.09		517,230.44	
04/29/2015			3,652.84	Hazard Insurance Disbursement	02/01/2015	10,853.49	0.00	0.00	-3,652.84		0.00	517,230.44	
05/01/2015	3,617.83			Monthly payment	02/01/2015	14,471.32						517,230.44	
05/18/2015			94.09	Late Charge	02/01/2015	14,471.32				94.09		517,230.44	
05/28/2015		7,544.07		Payment	02/01/2015	14,471.32	0.00	0.00	0.00		7,544.07	517,230.44	
05/28/2015		0.00		Payment	02/01/2015	10,853.49	0.00	1,881.80	1,736.03		-7,235.66	517,230.44	
05/28/2015		0.00		Payment	03/01/2015	7,235.66	0.00	1,881.80	1,736.03		0.00	517,230.44	
05/30/2015		7,544.06		Payment	04/01/2015	7,235.66	0.00	0.00	0.00		7,544.06	517,230.44	
05/30/2015		0.00		Payment	04/01/2015	3,617.83	0.00	1,881.80	1,736.03		-7,235.66	517,230.44	
05/30/2015		0.00		Payment	05/01/2015	0.00	0.00	1,881.80	1,736.03		0.00	517,230.44	
05/30/2015		0.00		Payment	06/01/2015	0.00	0.00	0.00	0.00	-616.81	-616.81	517,230.44	
06/01/2015	3,600.00			Monthly payment	06/01/2015	3,600.00						517,230.44	
06/16/2015			94.09	Late Charge	06/01/2015	3,600.00				94.09		517,230.44	
07/01/2015	3,617.83			Monthly payment	06/01/2015	7,217.83						517,230.44	
08/01/2015	3,617.83			Monthly payment	06/01/2015	10,835.66						517,230.44	

Mortgage Proof of Claim Attachment: Additional Page

Case number: 20-10520-amc
Debtor 1: ROBIN L BUSBY

Part 5 : Loan Payment History from First Date of Default

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount	
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance
08/07/2015			9,664.49	Other/Sewer/Water/Maintenance Tax	06/01/2015	10,835.66	0.00	0.00	-9,664.49		0.00	517,230.44	
08/11/2015		3,600.00		Payment	06/01/2015	7,235.66	0.00	1,881.80	1,718.20		0.00	517,230.44	
08/17/2015			94.09	Late Charge	07/01/2015	7,235.66				94.09		517,230.44	
09/01/2015	3,617.83			Monthly payment	07/01/2015	10,853.49						517,230.44	
09/16/2015			94.09	Late Charge	07/01/2015	10,853.49				94.09		517,230.44	
09/18/2015		3,620.00		Payment	07/01/2015	7,235.66	0.00	1,881.80	1,736.03		2.17	517,230.44	
09/29/2015		3,620.00		Payment	08/01/2015	3,617.83	0.00	1,881.80	1,736.03		2.17	517,230.44	
10/01/2015	3,617.83			Monthly payment	09/01/2015	7,235.66						517,230.44	
10/16/2015			94.09	Late Charge	09/01/2015	7,235.66				94.09		517,230.44	
11/01/2015	3,617.83			Monthly payment	09/01/2015	10,853.49						517,230.44	
11/04/2015		3,630.00		Payment	09/01/2015	7,235.66	0.00	1,881.80	1,736.03		12.17	517,230.44	
12/01/2015	3,617.83			Monthly payment	10/01/2015	10,853.49						517,230.44	
12/03/2015		3,650.00		Payment	10/01/2015	7,235.66	0.00	1,881.80	1,736.03		32.17	517,230.44	
01/01/2016	3,673.67			Monthly payment	11/01/2015	10,909.33						517,230.44	
01/19/2016			115.00	Late Charge	11/01/2015	10,909.33				115.00		517,230.44	
02/01/2016	3,673.67			Monthly payment	11/01/2015	14,583.00						517,230.44	
02/10/2016		4,000.00		Payment	11/01/2015	10,965.17	0.00	1,881.80	1,736.03		382.17	517,230.44	
02/16/2016			115.00	Late Charge	12/01/2015	10,965.17				115.00		517,230.44	
03/01/2016	3,673.67			Monthly payment	12/01/2015	14,638.84						517,230.44	
03/09/2016			3,282.00	City tax disbursement	12/01/2015	14,638.84	0.00	0.00	-3,282.00		0.00	517,230.44	
03/16/2016			115.00	Late Charge	12/01/2015	14,638.84				115.00		517,230.44	
03/22/2016		3,650.00		Payment	12/01/2015	11,021.01	0.00	1,881.80	1,736.03		32.17	517,230.44	
03/28/2016			4,500.96	Hazard Insurance Disbursement	01/01/2016	11,021.01	0.00	0.00	-4,500.96		0.00	517,230.44	

Mortgage Proof of Claim Attachment: Additional Page

Case number: 20-10520-amc
Debtor 1: ROBIN L BUSBY

Part 5 : Loan Payment History from First Date of Default

Account Activity					How Funds Were Applied/Amount Incurred							Balance After Amount	
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance
04/01/2016	3,673.67			Monthly payment	01/01/2016	14,694.68						517,230.44	
04/06/2016		3,700.00		Payment	01/01/2016	11,021.01	0.00	2,299.98	1,373.69		26.33	517,230.44	
04/18/2016			115.00	Late Charge	02/01/2016	11,021.01				115.00		517,230.44	
05/01/2016	3,673.67			Monthly payment	02/01/2016	14,694.68						517,230.44	
05/13/2016		3,650.00		Payment	02/01/2016	14,694.68	0.00	0.00	0.00		3,650.00	517,230.44	
05/13/2016		-3,673.67		Payment	02/01/2016	14,694.68	0.00	0.00	0.00		-3,673.67	517,230.44	
05/13/2016		3,673.67		Payment	02/01/2016	11,021.01	0.00	2,299.98	1,373.69		0.00	517,230.44	
05/16/2016			115.00	Late Charge	03/01/2016	11,021.01				115.00		517,230.44	
06/01/2016	3,673.67			Monthly payment	03/01/2016	14,694.68						517,230.44	
06/16/2016			115.00	Late Charge	03/01/2016	14,694.68				115.00		517,230.44	
06/27/2016		3,700.00		Payment	03/01/2016	11,021.01	0.00	2,299.98	1,373.69		26.33	517,230.44	
07/01/2016	3,673.67			Monthly payment	04/01/2016	14,694.68						517,230.44	
07/18/2016			115.00	Late Charge	04/01/2016	14,694.68				115.00		517,230.44	
08/01/2016	3,673.67			Monthly payment	04/01/2016	18,368.35						517,230.44	
08/01/2016			0.00	Reversal	04/01/2016	18,368.35	0.00	0.00	0.00		-492.01	517,230.44	
08/09/2016			10,100.79	Other/Sewer/Water/Maintenance Tax	04/01/2016	18,368.35	0.00	0.00	-10,100.79		0.00	517,230.44	
09/01/2016	3,673.67			Monthly payment	04/01/2016	22,042.02						517,230.44	
10/01/2016	3,673.67			Monthly payment	04/01/2016	25,715.69						517,230.44	
10/13/2016			270.00	Filing fees and court costs	04/01/2016	25,715.69				270.00		517,230.44	
10/20/2016			1,175.00	Attorney's fees	04/01/2016	25,715.69				1,175.00		517,230.44	
11/01/2016	3,673.67			Monthly payment	04/01/2016	29,389.36						517,230.44	
12/01/2016	3,673.67			Monthly payment	04/01/2016	33,063.03						517,230.44	
01/01/2017	4,156.20			Monthly payment	04/01/2016	37,219.23						517,230.44	

Mortgage Proof of Claim Attachment: Additional Page

Case number: 20-10520-amc
Debtor 1: ROBIN L BUSBY

Part 5 : Loan Payment History from First Date of Default

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount	
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance
02/01/2017	4,156.20			Monthly payment	04/01/2016	41,375.43						517,230.44	
03/01/2017	4,156.20			Monthly payment	04/01/2016	45,531.63						517,230.44	
03/09/2017			3,449.00	City tax disbursement	04/01/2016	45,531.63	0.00	0.00	-3,449.00		0.00	517,230.44	
03/27/2017			6,782.77	Hazard Insurance Disbursement	04/01/2016	45,531.63	0.00	0.00	-6,782.77		0.00	517,230.44	
04/01/2017	4,156.20			Monthly payment	04/01/2016	49,687.83						517,230.44	
05/01/2017	4,156.20			Monthly payment	04/01/2016	53,844.03						517,230.44	
06/01/2017	4,156.20			Monthly payment	04/01/2016	58,000.23						517,230.44	
06/28/2017			50.00	Filing fees and court costs	04/01/2016	58,000.23				50.00		517,230.44	
07/01/2017	4,156.20			Monthly payment	04/01/2016	62,156.43						517,230.44	
08/01/2017	4,156.20			Monthly payment	04/01/2016	66,312.63						517,230.44	
08/07/2017			10,355.66	Other/Sewer/Water/Maintenance Tax	04/01/2016	66,312.63	0.00	0.00	-10,355.66		0.00	517,230.44	
08/24/2017			470.00	Attorney's fees	04/01/2016	66,312.63				470.00		517,230.44	
09/01/2017	4,156.20			Monthly payment	04/01/2016	70,468.83						517,230.44	
10/01/2017	4,156.20			Monthly payment	04/01/2016	74,625.03						517,230.44	
11/01/2017	4,156.20			Monthly payment	04/01/2016	78,781.23						517,230.44	
11/01/2017			600.00	Attorney's fees	04/01/2016	78,781.23				600.00		517,230.44	
12/01/2017	4,156.20			Monthly payment	04/01/2016	82,937.43						517,230.44	
12/27/2017			18.00	Filing fees and court costs	04/01/2016	82,937.43				18.00		517,230.44	
01/01/2018	4,381.51			Monthly payment	04/01/2016	87,318.94						517,230.44	
02/01/2018	4,381.51			Monthly payment	04/01/2016	91,700.45						517,230.44	
03/01/2018	4,381.51			Monthly payment	04/01/2016	96,081.96						517,230.44	
03/13/2018			3,449.00	City tax disbursement	04/01/2016	96,081.96	0.00	0.00	-3,449.00		0.00	517,230.44	

Mortgage Proof of Claim Attachment: Additional Page

Case number: 20-10520-amc
Debtor 1: ROBIN L BUSBY

Part 5 : Loan Payment History from First Date of Default

Account Activity					How Funds Were Applied/Amount Incurred						Balance After Amount		
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance
03/27/2018			8,478.46	Hazard Insurance Disbursement	04/01/2016	96,081.96	0.00	0.00	-8,478.46		0.00	517,230.44	
04/01/2018	4,381.51			Monthly payment	04/01/2016	100,463.47						517,230.44	
05/01/2018	4,381.51			Monthly payment	04/01/2016	104,844.98						517,230.44	
05/21/2018			75.00	Attorney's fees	04/01/2016	104,844.98				75.00		517,230.44	
05/21/2018			150.00	Attorney's fees	04/01/2016	104,844.98				150.00		517,230.44	
06/01/2018	4,381.51			Monthly payment	04/01/2016	109,226.49						517,230.44	
06/06/2018			600.00	Attorney's fees	04/01/2016	109,226.49				600.00		517,230.44	
07/01/2018	4,381.51			Monthly payment	04/01/2016	113,608.00						517,230.44	
07/20/2018			75.00	Attorney's fees	04/01/2016	113,608.00				75.00		517,230.44	
08/01/2018	4,381.51			Monthly payment	04/01/2016	117,989.51						517,230.44	
08/06/2018			10,608.45	Other/Sewer/Water/Maintenance Tax	04/01/2016	117,989.51	0.00	0.00	-10,608.45		0.00	517,230.44	
09/01/2018	4,381.51			Monthly payment	04/01/2016	122,371.02						517,230.44	
10/01/2018	4,381.51			Monthly payment	04/01/2016	126,752.53						517,230.44	
11/01/2018	4,381.51			Monthly payment	04/01/2016	131,134.04						517,230.44	
11/12/2018			375.00	Attorney's fees	04/01/2016	131,134.04				375.00		517,230.44	
12/01/2018	4,381.51			Monthly payment	04/01/2016	135,515.55						517,230.44	
01/01/2019	4,543.89			Monthly payment	04/01/2016	140,059.44						517,230.44	
02/01/2019	4,543.89			Monthly payment	04/01/2016	144,603.33						517,230.44	
03/01/2019	4,543.89			Monthly payment	04/01/2016	149,147.22						517,230.44	
03/08/2019			3,492.00	City tax disbursement	04/01/2016	149,147.22	0.00	0.00	-3,492.00		0.00	517,230.44	
03/27/2019			5,528.66	Hazard Insurance Disbursement	04/01/2016	149,147.22	0.00	0.00	-5,528.66		0.00	517,230.44	
04/01/2019	4,543.89			Monthly payment	04/01/2016	153,691.11						517,230.44	

Mortgage Proof of Claim Attachment: Additional Page

Case number: 20-10520-amc
Debtor 1: ROBIN L BUSBY

Part 5 : Loan Payment History from First Date of Default

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount	
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance
05/01/2019	4,543.89			Monthly payment	04/01/2016	158,235.00						517,230.44	
05/03/2019			20.75	Filing fees and court costs	04/01/2016	158,235.00				20.75		517,230.44	
05/06/2019			20.75	Filing fees and court costs	04/01/2016	158,235.00				20.75		517,230.44	
06/01/2019	4,543.89			Monthly payment	04/01/2016	162,778.89						517,230.44	
06/05/2019			560.00	Attorney's fees	04/01/2016	162,778.89				560.00		517,230.44	
07/01/2019	4,543.89			Monthly payment	04/01/2016	167,322.78						517,230.44	
07/18/2019			28.00	Filing fees and court costs	04/01/2016	167,322.78				28.00		517,230.44	
07/19/2019			3,520.00	Sheriff/auctioneer fees	04/01/2016	167,322.78				3,520.00		517,230.44	
08/01/2019	4,543.89			Monthly payment	04/01/2016	171,866.67						517,230.44	
08/02/2019			1.45	Attorney costs (Other)	04/01/2016	171,866.67				1.45		517,230.44	
08/02/2019			4.35	Attorney costs (Other)	04/01/2016	171,866.67				4.35		517,230.44	
08/02/2019			12.90	Attorney costs (Other)	04/01/2016	171,866.67				12.90		517,230.44	
08/02/2019			12.25	Attorney costs (Other)	04/01/2016	171,866.67				12.25		517,230.44	
08/06/2019			10,856.10	Other/Sewer/Water/Maintenance Tax	04/01/2016	171,866.67	0.00	0.00	-10,856.10		0.00	517,230.44	
08/19/2019			12.25	Attorney costs (Other)	04/01/2016	171,866.67				12.25		517,230.44	
08/28/2019			75.00	Foreclosure service fees (Other)	04/01/2016	171,866.67				75.00		517,230.44	
09/01/2019	4,543.89			Monthly payment	04/01/2016	176,410.56						517,230.44	
09/17/2019			60.00	Title costs	04/01/2016	176,410.56				60.00		517,230.44	
09/23/2019			11.60	Attorney costs (Other)	04/01/2016	176,410.56				11.60		517,230.44	
10/01/2019	4,543.89			Monthly payment	04/01/2016	180,954.45						517,230.44	
11/01/2019	4,543.89			Monthly payment	04/01/2016	185,498.34						517,230.44	

Mortgage Proof of Claim Attachment: Additional Page

Case number: 20-10520-amc
Debtor 1: ROBIN L BUSBY

Part 5 : Loan Payment History from First Date of Default

Account Activity					How Funds Were Applied/Amount Incurred							Balance After Amount	
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance
11/04/2019			150.00	Attorney's fees	04/01/2016	185,498.34				150.00		517,230.44	
11/15/2019			600.00	Attorney's fees	04/01/2016	185,498.34				600.00		517,230.44	
11/25/2019			150.00	Attorney's fees	04/01/2016	185,498.34				150.00		517,230.44	
12/01/2019	4,543.89			Monthly payment	04/01/2016	190,042.23						517,230.44	
01/01/2020	4,322.29			Monthly payment	04/01/2016	194,364.52						517,230.44	
01/28/2020				Bankruptcy Filed	04/01/2016	194,364.52						517,230.44	

Part 1:

Principal Balance is from Part 5, Column M as of the Bankruptcy File Date.

Interest Due is the interest due as of the Bankruptcy File Date.

Fees, costs due is from Part 5, Column P as of the Bankruptcy File Date and includes any outstanding fees (i.e. late charges, property inspections) and cost (i.e. attorney costs), also included are corporate advances (i.e. tax, insurance) for non-escrowed loans as of the Bankruptcy File Date. Any fees, costs due that are incurred pre-petition and waived post-petition will not be included.

Escrow deficiency for funds advanced is from Part 5, Column O (if negative balance) as of the Bankruptcy File Date.

Other includes any applicable Private Mortgage Insurance, other Optional Products (i.e. A & H, Life) or Deferred Interest, where applicable, due as of the Bankruptcy File Date. This line was added to ensure transparency.

Less Total Funds on hand is the total of Part 5, Column O (if positive balance) and Q as of the Bankruptcy File Date.

Total Debt not to be used for payoff purposes.

Part 2:

Principal and Interest is the principal and interest portion of Part 5, Column G, as of the Bankruptcy File Date. (If post-petition payments are included as required by Local Rule or practice, this field will include post-petition principal and interest amounts).

Pre-Petition Fees Due is from Part 5, Column P as of the Bankruptcy File Date. Any fees, costs due that are incurred pre-petition and waived post-petition will not be included.

Escrow Deficiency for Funds Advanced is from Part 5, Column O (if negative balance) as of the Bankruptcy File Date.

Projected Escrow Shortage is the Escrow Required from the escrow analysis minus a positive escrow balance as of the Bankruptcy File Date. (If post-petition payments are included as required by Local Rule or practice, this field will include post-petition escrow amounts).

Other includes any applicable Optional Products (i.e. A & H, Life) due as of the bankruptcy file date. This line was added to ensure transparency. (If post-petition payments are included as required by Local Rule or practice, this field will include post-petition Optional Product amounts).

Less Funds on Hand is from Part 5, column Q as of the Bankruptcy File Date.

Part 3:

Optional Products includes any applicable optional products (i.e. A & H, Life) due as of the Bankruptcy File Date. This line was added to ensure transparency.

(*)This disclaimer has been added to the form to explain that the monthly payment amount may change periodically throughout the life of the loan.

Part 4:

If any of the transactions in the loan payment history contain amounts for optional products, the amount for that product will be reflected in either the Contractual payment amount or the Funds Received amount, and will be applied in those amounts. It will also be reflected in column G as described below.

Column G In addition to the items listed, this also includes any past due PMI or optional products (i.e. A & H, Life) amounts, as applicable. Optional product (i.e. A & H, Life) amounts will not be included in columns H-Q due to no appropriate column heading for this type of transaction.

Column J includes taxes, insurance and MIP/PMI as applicable.

Column N will only be populated if the loan is Daily Simple Interest or if Deferred Interest exists on the account.

Column O includes taxes, insurance and MIP/PMI as applicable.

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re: :
: **Case No.: 20-10520**
Robin Lynn Busby : **Chapter 13**
: **Judge Ashely M. Chan**
Debtor(s) : * * * * *
:
HSBC Bank USA, National Association : **Date and Time of Hearing**
as Trustee for Wells Fargo Asset : _____
Securities Corporation, Mortgage Pass- :
Through Certificates, Series 2007-7 : **Place of Hearing**
Movant, : **U.S. Bankruptcy Court**
vs : **900 Market Street, Courtroom #4**
: **Philadelphia, PA, 19107**
Robin Lynn Busby :
Robert G. Busby : **Related Document #**

William C. Miller
Respondents.

CERTIFICATE OF SERVICE

This is to certify that a true and accurate copy of the foregoing Proof of claim was served on the Debtor, counsel for the Debtor, the trustee, and other parties in interest at the addresses set forth below via e-mail notification.

Office of U.S. Trustee, Party of Interest, (Registered address)@usdoj.gov

William C. Miller, Chapter 13 Trustee, Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105

Paul A.R. Stewart, Attorney for Robin Lynn Busby, 333 East Lancaster Avenue, Ste 140, Wynnewood, PA 19096, pstewart@legalhelm.com

DATE: February 25, 2020

/s/ Karina Velter

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